IN THE CLAIMS:

The text of all pending claims (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with <u>underlining</u> and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please CANCEL claims 3, 10, 21, 28, 29 and 31 and AMEND claims 1, 8, 17, 18, 19 and 26 in accordance with the following:

1. (Currently Amended) An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application in which a payment money amount <u>is specified by the user on said terminal apparatus</u> and a payment date/time ~~have been designated is received from said terminal apparatus, wherein said payment date/time has been~~ <u>is</u> set in a manner such that as said payment money amount <u>discretely determined</u> is larger, a time lag between said payment application date/time[[/]] and a payment execution date/time is increased <u>and is received from said terminal apparatus via the Internet</u>; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card <u>via said mobile phone network</u>, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

2. (CANCELLED)

3. (CANCELLED)

4. (ORIGINAL) A method according to claim 1, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as a result of said collation, a next inputting process is authenticated.

5. (CANCELLED)

6. (CANCELLED)

7. (CANCELLED)

8. (Currently Amended) An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus via the internet; and

a payment executing step wherein said accepted payment money amount is discretely determined at a payment accepting unit provided in said bank server and a payment date/time is set in a manner such that as said determined payment money amount is larger, a time lag between a payment application date/time at which said payment application has been received and said payment date/time is increased, when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

9. (ORIGINAL) A method according to claim 8, further comprising the step of notifying said terminal apparatus of said set payment date/time.

10. (CANCELLED)

11. (ORIGINAL) A method according to claim 8, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as a result of said collation, a next inputting process is authenticated.

12. (CANCELLED)

13. (ORIGINAL) A method according to claim 8, wherein in said payment executing step, if the telephone talk connection is not established in the telephone call to said electronic

3

money card, the execution of the payment is stopped and the payment application is cancelled.

14. (CANCELED)

15. (CANCELED)

16. (CANCELED)

17. (Currently Amended) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount is specified by the user on said terminal apparatus and a payment date/time have been designated is received from said terminal apparatus, wherein said payment date/time has been is set in a manner such that as said payment money amount discretely determined is larger, a time lag between said payment application date/time and a payment execution date/time is increased and is received from said terminal apparatus via the internet; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

18. (Currently Amended) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application in which a payment money amount has been designated is received from said terminal apparatus via the internet; and

a payment executing step wherein said accepted payment money amount is discretely determined at a payment accepting unit provided in said bank server and a payment date/time is

4

set in a manner such that as said determined payment money amount is larger, a time lag between a payment application date/time at which said payment application has been received and said payment date/time is increased, when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

19. (Currently Amended) An electronic money processing method for a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network, comprising:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount is specified by the user on said terminal apparatus and a payment date/time which has been set in a manner such that as said payment money amount is discretely determined larger, a time lag between a payment application date/time at which said payment application has been received and said payment date/time is increased and is received from said terminal apparatus via the internet,

wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, establishment of a telephone talk connection is confirmed, and payment of the electronic money is executed.

20. (CANCELED)

21. (ORIGINAL) A method according to claim 19, wherein in said payment applying step, as said payment money amount is larger, a time lag between said payment application date/time and said payment date/time is increased.

22. (ORIGINAL) A method according to claim 19, wherein in said authentication obtaining step, said user authentication information includes a name, an address, and a personal identification number inputted by the user in addition to the account number and the telephone number obtained from said electronic money card.

23. (CANCELED)

24. (CANCELED)

25. (CANCELED)

26. (Currently Amended) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server via the internet and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application in which a payment money amount designated by the user and a payment date/time which has been set in a manner such that as said discretely determined payment money amount is larger, a time lag between a payment application date/time at which said payment application has been received and said payment date/time is increased,

and wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card via said mobile phone network, establishment of a telephone talk connection is confirmed, and the bank server executes payment of the electronic money is executed.

27-31. (CANCELED)

6